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PATENT  
Customer No. 22,852  
Attorney Docket No. 09232.0001

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: )  
)  
Douglas W. GERHART, et al. ) Group Art Unit: 3624  
)  
Application No.: 10/667,459 ) Examiner: Not Assigned  
)  
Filed: September 23, 2003 )  
)  
For: COLLATERALIZED LOAN ) Confirmation No.: 9476  
MARKET SYSTEMS AND )  
METHODS )

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**SUPPLEMENTAL INFORMATION DISCLOSURE**  
**STATEMENT UNDER 37 C.F.R. § 1.97(b)**

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicants bring to the attention of the Examiner the documents listed on the attached PTO/SB/08. This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application.

Pursuant to the Patent Office's waiver of the requirement under 37 C.F.R. 1.98(a)(2)(i) to submit a copy of U.S. patent documents, Applicants are not attaching copies of the U.S. patent documents listed on the accompanying Form PTO/SB/08. Applicants are attaching a copy of the European patent that is listed.

Applicants respectfully request that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claim in the application and Applicants determine that the cited documents do not constitute "prior art" under United States law, Applicants reserve the right to present to the Office the relevant facts and law regarding the appropriate status of such documents.

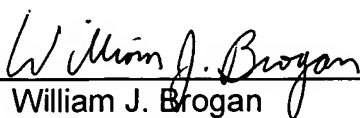
Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

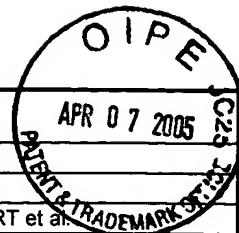
If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

Dated: April 7, 2005

By:   
William J. Brogan  
Reg. No. 43,515



IDS Form PTO/SB/08: Substitute for form 1449A/PTO			<b>Complete if Known</b>		
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(Use as many sheets as necessary)</i>			Application Number	10/667,459	
			Filing Date	September 23, 2003	
			First Named Inventor	Douglas W. GERHART et al.	
			Art Unit	3624	
			Examiner Name	Not Assigned	
			Attorney Docket Number	09232.0001	
Sheet	1	of	1		

U.S. PATENTS AND PUBLISHED U.S. PATENT APPLICATIONS					
Examiner Initials	Cite No. <sup>1</sup>	Document Number	Issue or Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
		US-2002/0138401 A1	09/26/2002	Allen et al.	
		US-2002/0178108 A1	11/28/2002	Tresser et al.	
		US-2002/0184136 A1	12/05/2002	Cleary Neubert et al.	
		US-2002/0198816 A1	12/26/2002	Gilbert et al.	
		US-2003/0093343 A1	05/15/2003	Huttenlocher et al.	
		US-2003/0014347 A1	01/16/2003	Tiefenbrun	
		US-3,573,747	04/06/1971	Adams et al.	
		US-3,581,072	05/25/1971	Nymeyer	
		US-4,412,287	10/25/1983	Braddock, III	
		US-5,727,165	03/10/1998	Ordish et al.	
		US-5,924,082	07/13/1999	Silverman et al.	
		US-6,058,379	05/02/2000	Odom et al.	
		US-6,112,189	08/29/2000	Rickard et al.	
		US-6,141,653	10/31/2000	Conklin et al.	
		US-6,230,147	05/08/2001	Alaia et al.	

**Note: Copies of the U.S. Patent Documents are not Required in IDS filed after October 21, 2004**

FOREIGN PATENT DOCUMENTS						
Examiner Initials	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	Translation <sup>6</sup>
		Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)				
		0 847 561 B1	10/22/2003	EPO		

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	Translation <sup>6</sup>

Examiner Signature		Date Considered	
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.